

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: REYES, JOSE D

§ Case No. 09-23020

§

§

Debtor(s)

§

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on June 24, 2009. The undersigned trustee was appointed on June 25, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 6,053.05

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>41.40</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>6,011.65</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 01/27/2009 and the deadline for filing governmental claims was 12/21/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,355.31. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,355.31, for a total compensation of \$1,355.31. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$108.50, for total expenses of \$108.50.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/12/2011 By: /s/BRADLEY J. WALLER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-23020

Trustee: (330500) BRADLEY J. WALLER

Case Name: REYES, JOSE D

Filed (f) or Converted (c): 06/24/09 (f)

§341(a) Meeting Date: 08/24/09

Period Ending: 10/12/11

Claims Bar Date: 01/27/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Residence, 105 Country Court, Bolingbrook	205,000.00	0.00	DA	0.00	FA
2	Goods and furnishings	2,000.00	0.00	DA	0.00	FA
3	clothing	500.00	0.00	DA	0.00	FA
4	wristwatch, wedding ring	500.00	0.00	DA	0.00	FA
5	handgun	400.00	0.00	DA	0.00	FA
6	Debtor and his wife received and are in possessi	Unknown	0.00	DA	0.00	FA
7	estimated, anticipated commission from Chicago B	4,000.00	1,639.32	DA	1,639.32	FA
8	Debtor's joint 2008 federal tax return	Unknown	6,000.00		4,409.00	FA
9	2002 Chevrolet Tahoe, co-owned with Solar Deburrr	3,000.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		4.73	Unknown
10	Assets Totals (Excluding unknown values)	\$215,400.00	\$7,639.32		\$6,053.05	\$0.00

**Major Activities Affecting Case Closing:**

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): December 31, 2011

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-23020

Case Name: REYES, JOSE D

Taxpayer ID #: \*\*-\*\*\*8442

Period Ending: 10/12/11

Trustee: BRADLEY J. WALLER (330500)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*47-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
09/11/09	{8}	United States Treasury	2008 Tax Refnd	1124-000	6,909.00		6,909.00
09/30/09	{7}	Azteca - 26th Street Currency Exchange, Inc.	Commisions	1129-000	1,639.32		8,548.32
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		8,548.47
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.34		8,548.81
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.36		8,549.17
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.36		8,549.53
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.33		8,549.86
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.32		8,550.18
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.38		8,550.56
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.05		8,550.61
04/06/10		Wire out to BNYM account 9200*****4765	Wire out to BNYM account 9200*****4765	9999-000	-8,550.61		0.00

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	-8,550.61	0.00	
<b>Subtotal</b>	<b>8,550.61</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$8,550.61</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-23020

Case Name: REYES, JOSE D

Taxpayer ID #: \*\*-\*\*\*8442

Period Ending: 10/12/11

Trustee: BRADLEY J. WALLER (330500)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*47-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****4765	Wire in from JPMorgan Chase Bank, N.A. account *****4765	9999-000	8,550.61		8,550.61
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.40		8,551.01
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.51		8,551.52
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.50		8,552.02
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.50		8,552.52
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.51		8,553.03
09/13/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.02		8,553.05
09/13/10		To Account #9200*****4766		9999-000		8,553.05	0.00

<b>ACCOUNT TOTALS</b>	<b>8,553.05</b>	<b>8,553.05</b>	<b>\$0.00</b>
Less: Bank Transfers	8,550.61	8,553.05	
<b>Subtotal</b>	<b>2.44</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$2.44</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-23020

Case Name: REYES, JOSE D

Taxpayer ID #: \*\*-\*\*\*8442

Period Ending: 10/12/11

Trustee: BRADLEY J. WALLER (330500)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*47-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/13/10		From Account #9200*****4765		9999-000	8,553.05		8,553.05
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		16.40	8,536.65
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	8,511.65
09/21/11	101 {8}	Marciela Reyes	per court order of 08/12/2011	1124-000	-2,500.00		6,011.65

<b>ACCOUNT TOTALS</b>	<b>6,053.05</b>	<b>41.40</b>	<b>\$6,011.65</b>
Less: Bank Transfers	8,553.05	0.00	
<b>Subtotal</b>	<b>-2,500.00</b>	<b>41.40</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$-2,500.00</b>	<b>\$41.40</b>	

Net Receipts : 6,053.05

Net Estate : \$6,053.05

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-****47-65	8,550.61	0.00	0.00
MMA # 9200-*****47-65	2.44	0.00	0.00
Checking # 9200-*****47-66	-2,500.00	41.40	6,011.65
	<b>\$6,053.05</b>	<b>\$41.40</b>	<b>\$6,011.65</b>

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## Claims Proposed Distribution

Case: 09-23020 REYES, JOSE D

Report Includes ONLY Claims with a Proposed Distribution

Case Balance: \$6,011.65 Total Proposed Payment: \$6,011.65 Remaining Balance: \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	BRADLEY J. WALLER <2200-00 Trustee Expenses>	Admin Ch. 7	108.50	108.50	0.00	108.50	108.50	5,903.15
	BRADLEY J. WALLER <2100-00 Trustee Compensation>	Admin Ch. 7	1,355.31	1,355.31	0.00	1,355.31	1,355.31	4,547.84
1	TARGET NATIONAL BANK	Unsecured	2,807.33	2,807.33	0.00	2,807.33	26.31	4,521.53
2	Maywood Proviso trust no 4486	Unsecured	248,654.13	248,654.13	0.00	248,654.13	2,329.47	2,192.06
3	HSW Financial Recovery LLC	Unsecured	20,669.02	20,669.02	0.00	20,669.02	193.63	1,998.43
4	PYOD LLC its successors and assigns - Citibank	Unsecured	2,318.98	2,318.98	0.00	2,318.98	21.72	1,976.71
5	JP Morgan Chase Bank, NA	Unsecured	211,000.31	211,000.31	0.00	211,000.31	1,976.71	0.00
Total for Case 09-23020 :			\$486,913.58	\$486,913.58	\$0.00	\$486,913.58	\$6,011.65	

### CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$1,463.81	\$1,463.81	\$0.00	\$1,463.81	100.000000%
Total Unsecured Claims :	\$485,449.77	\$485,449.77	\$0.00	\$4,547.84	0.936830%

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-23020

Case Name: REYES, JOSE D

Trustee Name: BRADLEY J. WALLER

**Balance on hand:** \$ 6,011.65

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 6,011.65

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - BRADLEY J. WALLER	1,355.31	0.00	1,355.31
Trustee, Expenses - BRADLEY J. WALLER	108.50	0.00	108.50

Total to be paid for chapter 7 administration expenses: \$ 1,463.81

Remaining balance: \$ 4,547.84

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 4,547.84

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 4,547.84

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 485,449.77 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	TARGET NATIONAL BANK	2,807.33	0.00	26.31
2	Maywood Proviso trust no 4486	248,654.13	0.00	2,329.47
3	HSW Financial Recovery LLC	20,669.02	0.00	193.63
4	PYOD LLC its successors and assigns - Citibank	2,318.98	0.00	21.72
5	JP Morgan Chase Bank, NA	211,000.31	0.00	1,976.71

Total to be paid for timely general unsecured claims: \$ 4,547.84

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

